

Auto accidents are the leading cause of death among U.S. teens.

During a typical weekend, an average of one teenager dies each hour in a crash. Nearly 50 percent of those crashes involved alcohol.

In the last decade, over 68,000 teens have died in car crashes.

Nearly half of the fatal crashes involving 16-year-old drivers were single vehicle crashes.

In 1997, over 60 percent of those 16-20 years old who died in auto crashes were not wearing seat belts.

In 1997, 22 percent of those Americans killed in speed-related crashes were between the ages of 15 and 20.

Statistics from the National Highway Traffic Safety Administration

What Can A Parent Do?

No other nation grants full driving privileges to 16-year-olds. In the United States, turning 16 is regarded as the age when independence truly begins. No longer do teens have to rely on Mom and Dad for a ride.

Unfortunately, statistics prove that most 16-year-olds are not up to the new challenge.

Most experts agree that the high rates of teen accidents and fatalities are caused by inexperience at the wheel, recklessness and risk-taking behaviors, poor judgement and overconfidence. Teens often are slower to perceive danger and may not relate it to themselves – “I’m immortal.”

Most accidents involving teens can be attributed to driver error. Speed often is involved, and many incidents are single-vehicle crashes.

The role of alcohol must be considered. One-third of the 200,000 students surveyed by Mothers Against Drunk Driving said their parents didn’t set clear rules regarding alcohol and other drugs. One-half said they aren’t disciplined routinely when they break rules.

There’s also the high cost of insurance coverage for teen drivers.

Some tips for reducing the cost of insurance:

- Let your teen drive the safest car you own. Safety features like air bags, anti-lock brakes and larger cars reduce the risk of injury. In addition, rates will be lower if the teen is driving a “family” car and not a high-performance model.
- Make it clear that drinking and driving is not acceptable. In addition to the obvious dangers, your child needs to realize that a DUI most likely will mean the only insurance option will be a high-risk carrier - with corresponding higher rates. Also remind your teen driver of the future importance of a clean driving record.
- Look for “good student” discounts.
- Remind your teen that seat belts are not an option – and this includes belts for all passengers. Not only is it common sense, in Kentucky it’s the law. Besides increased safety, this limits the temptation to pile too many teens into the car.
- Establish house rules for driving hours. Keep in mind that most teen accidents take place between 9 p.m. and 6 a.m.
- Ease your child into challenging situations and add driving privileges as the skill level improves.



What is Kentucky Doing?

In 1996, the Kentucky General Assembly passed the Graduated Driver's License Law to reduce Kentucky's high teenage vehicular fatality rate. It includes a "zero alcohol tolerance" for drivers under 21, a lower point system threshold, and a six-month "permit period" in which drivers must be accompanied by a licensed adult who is at least 21 years old.

Sources for this brochure:

Insurance News Network

Mothers Against Drunk Driving (MADD)

Teen New Drivers' Homepage -

Ryan Buckholtz

National Highway Traffic Safety Administration

Insurance Institute for Highway Safety

The Steering Committee

Kentucky Transportation Cabinet

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A Parent's Guide to Teen Drivers



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